

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Cory Knecht  
 Bernadette Knecht  
 Debtors

Case No. 16-17242-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db/jdb tr Cory Knecht, Bernadette Knecht, 1068 West Wilkes Barre Street, Easton, PA 18042-6380  
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13811381 +Bank of America, 4909 Savarese Cir, Tampa FL 33634-2413  
 13811383 +CB of Lehigh Valley, 1414 Millard St, Bethlehem PA 18018-2632  
 13849361 +Erie Insurance, Attn: Legal, 2200 W Broad Street Suite 1, Bethlehem PA 18018-3247  
 13811387 +First Commonwealth FCU, PO Box 20450, Lehigh Valley PA 18002-0450  
 13811388 +First Commonwealth FCU, 257 Broadhead Rd, Bethlehem PA 18017-8938  
 13811389 +First National Bank of Omaha, PO Box 3412, Omaha NE 68103-0412  
 13815107 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
 13811391 +GEM Recovery Systems, 99 Kinderkamack Rd Ste 308, Westwood NJ 07675-3021  
 13836778 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741)  
 13811396 +Nationstar Mortgage, 8950 Cyress Waters Boulevard, Coppell TX 75019-4620  
 13823810 +Nationstar Mortgage LLC, c/o DENISE ELIZABETH CARLON, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13809124 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13811399 Portnoff Law Associates, PO Box 3020, Norristown PA 19404-3020  
 13811400 #+Portnoff Law Associates, Attn: Kevin Buraks, Esq., 1000 Sandy Hill Road Suite 150, Norristown PA 19401-4181

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: knochenmuslaw@gmail.com Feb 04 2017 03:42:32 BARTON KNOCHENMUS, 1275 Glenlivet Drive Suite 100, Allentown, PA 18106-3107  
 smg +E-mail/Text: robertsl2@dnb.com Feb 04 2017 03:43:50 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2017 03:42:56 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 04 2017 03:43:59 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Feb 04 2017 03:43:37 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13811380 +EDI: GMACFS.COM Feb 04 2017 03:13:00 Ally Financial, PO Box 380901, Bloomington MN 55438-0901  
 13811382 +EDI: CAPITALONE.COM Feb 04 2017 03:13:00 Capital One, PO Box 30285, Salt Lake City UT 84130-0285  
 13846821 EDI: BL-BECKET.COM Feb 04 2017 03:13:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 13811385 +EDI: CONVERGENT.COM Feb 04 2017 03:13:00 Convergent Outsourcing, 800 SW 39th St, Renton WA 98057-4975  
 13811386 +EDI: RCSFNBMARIN.COM Feb 04 2017 03:13:00 Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873  
 13811390 +EDI: AMINFOFP.COM Feb 04 2017 03:13:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls SD 57104-4868  
 13811392 +E-mail/Text: ebnsterling@weltman.com Feb 04 2017 03:42:43 Kay Jewelers, 375 Ghent Rd, Fairlawn OH 44333-4600  
 13811393 +EDI: CBSKOHLS.COM Feb 04 2017 03:13:00 Kohls/Cap One, PO Box 3115, Milwaukee WI 53201-3115  
 13811394 +EDI: MERRICKBANK.COM Feb 04 2017 03:13:00 Merrick Bank, 10705 S Jordan Gtwy Ste 200, South Jordan UT 84095-3977  
 13811395 +EDI: MID8.COM Feb 04 2017 03:13:00 Midland Funding, 8875 Aero Drive Ste 200, San Diego CA 92123-2255  
 13811397 +EDI: AGFINANCE.COM Feb 04 2017 03:13:00 One Main, 6801 Colwell Boulevard, Irving TX 75039-3198  
 13829954 +EDI: AGFINANCE.COM Feb 04 2017 03:13:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421  
 13811398 EDI: PRA.COM Feb 04 2017 03:13:00 Portfolio Recovery Associates, 120 Corporate Boulevard Suite 100, Norfolk VA 23502  
 13811124 EDI: Q3G.COM Feb 04 2017 03:13:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788  
 13811401 +EDI: RMSC.COM Feb 04 2017 03:13:00 SYNCEB/Sams Club, PO Box 965005, Orlando FL 32896-5005  
 13811402 +EDI: RMSC.COM Feb 04 2017 03:13:00 Synchrony Bank/Walmart, PO Box 965024, Orlando FL 32896-5024  
 13811403 +EDI: WTRRN BANK.COM Feb 04 2017 03:13:00 TD Bank/Target, 3701 Wayzata Boulevard #MS6C, Minneapolis MN 55416-3401

TOTAL: 22

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
Reading, PA 19606-0410  
13811384 ##+City of Easton, Revenue Dept, 1 South 3rd St, Easton PA 18042-4543

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 2, 2017 at the address(es) listed below:

BARTON KNOCHENMUS on behalf of Joint Debtor Bernadette Knecht knochenmuslaw@gmail.com  
BARTON KNOCHENMUS on behalf of Debtor Cory Knecht knochenmuslaw@gmail.com  
DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
FREDERICK L. REIGLE ecfrmail@fredreiglechl3.com, ecfrfrpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfrmail@fredreiglechl3.com,  
ecfrfrpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Cory Knecht</b>	Social Security number or ITIN	<b>xxx-xx-5142</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Bernadette Knecht</b>	Social Security number or ITIN	<b>xxx-xx-3143</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 10/13/16</b>
Case number:	<b>16-17242-ref</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Cory Knecht	Bernadette Knecht
<b>2. All other names used in the last 8 years</b>	aka Cory J Knecht, aka Cory James Knecht	aka Bernadette L Knecht, aka Bernadette Louise Knecht
<b>3. Address</b>	1068 West Wilkes Barre Street Easton, PA 18042-6380	1068 West Wilkes Barre Street Easton, PA 18042-6380
<b>4. Debtor's attorney</b> Name and address	BARTON KNOCHENMUS 1275 Glenlivet Drive Suite 100 Allentown, PA 18106-3107	Contact phone 610-770-3575 Email: <a href="mailto:knochenmuslaw@gmail.com">knochenmuslaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040 Date: 2/3/17

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 28, 2017 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/29/17</b>    <b>Filing deadline: 5/29/17</b> <b>Filing deadline: 4/11/17</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$201.00 per month for 36 months. The hearing on confirmation will be held on: <b>4/6/17 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	